

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN

In re: SINGH, HARDIAL  
KAUR, BALWINDER

Case No. 13-02934

Chapter 7

Debtors

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

Thomas C. Richardson, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$402,947.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$58,610.00</u>
Total Distribution to Claimants: <u>\$72,756.54</u>	Claims Discharged Without Payment: <u>\$1,920,705.84</u>
Total Expenses of Administration: <u>\$44,083.35</u>	

3) Total gross receipts of \$ 116,839.89 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$116,839.89 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$636,799.10	\$507,374.04	\$69,580.88	\$69,580.88
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	48,456.85	44,083.35	44,083.35
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	246,008.83	276,704.81	260,003.93	3,175.66
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	1,715,420.61	143,097.72	143,097.72	0.00
<b>TOTAL DISBURSEMENTS</b>	\$2,598,228.54	\$975,633.42	\$516,765.88	\$116,839.89

4) This case was originally filed under Chapter 7 on April 08, 2013.  
The case was pending for 27 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/07/2015 By: /s/Thomas C. Richardson  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
REAL ESTATE - 1411 EAST MICHIGAN AVE.	1110-000	115,535.11
REFUNDS - MISCELLANEOUS	1229-000	104.78
2013 TAX REFUNDS	1124-000	449.99
2012 STATE TAX REFUNDS	1124-000	750.01
<b>TOTAL GROSS RECEIPTS</b>		<b>\$116,839.89</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	TCF National Bank	4210-000	172,857.93	173,124.91	0.00	0.00
3	Bank of America	4210-000	153,265.52	149,668.25	0.00	0.00
10S	The Huntington National Bank	4210-000	117,406.42	115,000.00	0.00	0.00
NOTFILED	Marshall Community Credit Union	4110-000	146,901.98	N/A	N/A	0.00
NOTFILED	Chase Auto Finance	4210-000	3,647.00	N/A	N/A	0.00
NOTFILED	Calhoun County Treasurer	4700-000	14,617.77	N/A	N/A	0.00
NOTFILED	Calhoun County Treasurer	4700-000	18,980.02	N/A	N/A	0.00
NOTFILED	Calhoun County Treasurer	4700-000	9,122.46	N/A	N/A	0.00
	Lighthouse Title Co.	4110-000	N/A	69,580.88	69,580.88	69,580.88

<b>TOTAL SECURED CLAIMS</b>	<b>\$636,799.10</b>	<b>\$507,374.04</b>	<b>\$69,580.88</b>	<b>\$69,580.88</b>
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**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

<b>PAYEE</b>	<b>UNIFORM TRAN. CODE</b>	<b>CLAIMS SCHEDULED</b>	<b>CLAIMS ASSERTED</b>	<b>CLAIMS ALLOWED</b>	<b>CLAIMS PAID</b>
Thomas C. Richardson	2100-000	N/A	8,746.99	4,373.49	4,373.49
Thomas C. Richardson	2200-000	N/A	98.22	98.22	98.22
Warner Norcross & Judd LLP	3210-000	N/A	3,175.00	3,175.00	3,175.00
Warner Norcross & Judd LLP	3220-000	N/A	277.76	277.76	277.76
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	9.03	9.03	9.03
Lighthouse Title Co.	2500-000	N/A	120.00	120.00	120.00
Lighthouse Title Co.	2500-000	N/A	2,000.00	2,000.00	2,000.00
Lighthouse Title Co.	3510-002	N/A	6,900.00	6,900.00	6,900.00
Lighthouse Title Co.	2500-000	N/A	300.00	300.00	300.00
Lighthouse Title Co.	2500-000	N/A	772.30	772.30	772.30
Lighthouse Title Co.	2820-000	N/A	2,742.27	2,742.27	2,742.27
Lighthouse Title Co.	2500-000	N/A	17.00	17.00	17.00
Lighthouse Title Co.	2500-000	N/A	126.50	126.50	126.50
Lighthouse Title Co.	2500-000	N/A	862.50	862.50	862.50
Lighthouse Title Co.	2500-000	N/A	17.00	17.00	17.00
Lighthouse Title Co.	2500-000	N/A	17.00	17.00	17.00
Lighthouse Title Co.	2820-000	N/A	5,034.45	5,034.45	5,034.45
Lighthouse Title Co.	2820-000	N/A	7,749.11	7,749.11	7,749.11
Lighthouse Title Co.	2820-000	N/A	9,296.10	9,296.10	9,296.10
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	15.94	15.94	15.94
Rabobank, N.A.	2600-000	N/A	13.50	13.50	13.50
Rabobank, N.A.	2600-000	N/A	11.59	11.59	11.59
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.05	10.05	10.05

Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.64	10.64	10.64
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.76	10.76	10.76
Rabobank, N.A.	2600-000	N/A	10.53	10.53	10.53
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	11.85	11.85	11.85
Rabobank, N.A.	2600-000	N/A	10.76	10.76	10.76
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$48,456.85	\$44,083.35	\$44,083.35

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
11P	Michigan Department of Treasury	5800-000	38,401.34	58,401.76	58,401.76	713.32
11S	Michigan Department of Treasury	5800-000	N/A	195,309.14	195,309.14	2,385.48
17	Calhoun County Treasurer	5800-000	N/A	16,700.88	0.00	0.00
18 -2	State of Michigan/UIA Tax Office	5800-000	N/A	6,293.03	6,293.03	76.86
NOTFILED	Michigan Department of Treasury	5800-000	207,607.49	N/A	N/A	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$246,008.83	\$276,704.81	\$260,003.93	\$3,175.66

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	N/A	11,107.24	11,107.24	0.00
4	American InfoSource LP as agent for	7100-000	N/A	383.23	383.23	0.00
5	CONSUMERS ENERGY COMPANY	7100-000	1,717.10	1,808.48	1,808.48	0.00
6	-2 FIA CARD SERVICES, N.A.	7100-000	N/A	3,137.14	3,137.14	0.00
7	-2 FIA CARD SERVICES, N.A.	7100-000	N/A	5,532.64	5,532.64	0.00
8	-2 FIA CARD SERVICES, N.A.	7100-000	N/A	3,364.81	3,364.81	0.00
9	-2 FIA CARD SERVICES, N.A.	7100-000	N/A	6,313.72	6,313.72	0.00
10U	The Huntington National Bank	7100-000	N/A	33,487.97	33,487.97	0.00
11U	Michigan Department of Treasury	7100-000	N/A	11,194.15	11,194.15	0.00
12	GE Capital Retail Bank	7100-000	N/A	9,984.38	9,984.38	0.00
13	GE Capital Retail Bank	7100-000	N/A	20,505.81	20,505.81	0.00
14	GE Capital Retail Bank	7100-000	N/A	2,700.64	2,700.64	0.00
15	GE Capital Retail Bank	7100-000	N/A	26,679.66	26,679.66	0.00
16	Citibank, N.A.	7100-000	N/A	6,897.85	6,897.85	0.00
NOTFILED	Hone City Ice	7100-000	968.94	N/A	N/A	0.00
NOTFILED	GESMBRCPG	7100-000	9,984.00	N/A	N/A	0.00
NOTFILED	Home City Ict	7100-000	146.57	N/A	N/A	0.00
NOTFILED	Discover Financial Service LLC	7100-000	11,428.08	N/A	N/A	0.00
NOTFILED	GESMBRCPG	7100-000	26,679.00	N/A	N/A	0.00
NOTFILED	Wells Fargo	7100-000	20,452.66	N/A	N/A	0.00
NOTFILED	Sears/CBNA	7100-000	6,558.68	N/A	N/A	0.00
NOTFILED	Sam's Club Discover/GECRB	7100-000	19,449.57	N/A	N/A	0.00
NOTFILED	Sams Club/GECRB	7100-000	2,198.31	N/A	N/A	0.00
NOTFILED	PNC Bank	7100-000	7,048.27	N/A	N/A	0.00
NOTFILED	PNC Bank	7100-000	8,098.92	N/A	N/A	0.00
NOTFILED	Compliance and Enforcement Section	7100-000	1,572,490.30	N/A	N/A	0.00
NOTFILED	Integrity Solution Services, Inc.	7100-000	unknown	N/A	N/A	0.00
NOTFILED	TDS Metrocom	7100-000	201.66	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Citi Cards/Citibank	7100-000	9,879.13	N/A	N/A	0.00

NOTFILED	Bank of America	7100-000	3,086.65	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	5,455.64	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	3,302.54	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Accounts Receivable Solutions, Inc.	7100-000	350.16	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	5,924.43	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$1,715,420.61	\$143,097.72	\$143,097.72	\$0.00

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 13-02934

Trustee: (420390) Thomas C. Richardson

Case Name: SINGH, HARDIAL  
KAUR, BALWINDER

Filed (f) or Converted (c): 04/08/13 (f)

§341(a) Meeting Date: 06/04/13

Period Ending: 07/07/15

Claims Bar Date: 07/29/13

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	REAL ESTATE - 3914 MICHIGAN	170,000.00	0.00	OA	0.00	FA
2	REAL ESTATE - 1396 EAST MICHIGAN AVE.	145,000.00	0.00		0.00	FA
3	REAL ESTATE - 1344 EAST COLUMBIA	50,000.00	0.00		0.00	FA
4	REAL ESTATE - 1411 EAST MICHIGAN AVE.	100,000.00	10,000.00		115,535.11	FA
5	REAL ESTATE - LOT NEXT TO 1411 E. MICHIGAN	1,300.00	0.00		0.00	FA
6	LOGAN GAS & DELI	0.00	0.00	OA	0.00	FA
7	WATTLES PARK GROCERY STORE	0.00	0.00		0.00	FA
8	REFUNDS - MISCELLANEOUS (u)	Unknown	104.78		104.78	FA
9	CASH	7,200.00	0.00		0.00	FA
10	BANK ACCOUNTS	0.00	0.00		0.00	FA
11	HOUSEHOLD GOODS	2,900.00	0.00		0.00	FA
12	WEARING APPAREL	200.00	0.00		0.00	FA
13	FURS AND JEWELRY	200.00	0.00		0.00	FA
14	INTEREST IN LIFE INSURANCE	9,960.00	0.00		0.00	FA
15	2013 TAX REFUNDS need to see 2013 tax returns when filed	2,000.00	449.99		449.99	FA
16	AUTOMOBILES - UTILITY TRAILER	50.00	0.00	OA	0.00	FA
17	AUTOMOBILES - 1998 HONDA PASSPORT	1,000.00	0.00	OA	0.00	FA
18	AUTOMOBILES - 2010 HONDA PILOT	14,000.00	0.00	OA	0.00	FA
19	OTHER PERSONAL PROPERTY Lawnmower & tools	500.00	0.00	OA	0.00	FA
20	2012 FEDERAL TAX REFUNDS	637.00	0.00		0.00	FA
21	2012 STATE TAX REFUNDS	1,579.00	0.00		750.01	FA
21	<b>Assets Totals (Excluding unknown values)</b>	<b>\$506,526.00</b>	<b>\$10,554.77</b>		<b>\$116,839.89</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

2/25/15 - TFR filed today

1/23/15 paid in full 12/14; do niffr paying 9/2/14 e-m McPhillips re payment status 5/24/14 Order re tax refunds; debtors to pay \$1166.99 @ \$200/mo until 2013  
federal refund rec'd when balance due in full 4/23/14 f/u e-m to McP re tax returns; reply - debtors just picked up from tax prepared & will get to me 1/23/14 e-m M



# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 13-02934

Trustee: (420390) Thomas C. Richardson

Case Name: SINGH, HARDIAL  
KAUR, BALWINDER

Filed (f) or Converted (c): 04/08/13 (f)

§341(a) Meeting Date: 06/04/13

Period Ending: 07/07/15

Claims Bar Date: 07/29/13

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

McPhillips re tax refunds 10/30/13 f/u LT Lorillard Tobacco Co 9/23/13 LT Lorillard Tobacco Co 7/5/13 sale of 1411 E Michigan, BC pending; Estate to receive  
\$10,000 carve-out from HNB 6/4/13 - conduct 341 meeting; 4/19/13 - conference with debtor.

Initial Projected Date Of Final Report (TFR): June 1, 2014

Current Projected Date Of Final Report (TFR): February 25, 2015 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 13-02934

Case Name: SINGH, HARDIAL  
KAUR, BALWINDER

Taxpayer ID #: \*\*-\*\*\*0278

Period Ending: 07/07/15

Trustee: Thomas C. Richardson (420390)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*7066 - Checking Account

Blanket Bond: \$2,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/06/13	{8}	Air Pro Services, Inc	refunds for Logans Gas Mart	1229-000	4.88		4.88
05/06/13	{8}	Air Pro Services, Inc.	refund from Logans Gas Mart	1229-000	9.90		14.78
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4.78
06/11/13	{8}	Air Pro Services, Inc.	refunds	1229-000	4.25		9.03
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		9.03	0.00
09/05/13	{8}	Air Pro Services, Inc.	Refund	1229-000	85.75		85.75
09/11/13		Lighthouse Title Co.	sale of real estate		10,000.00		10,085.75
	{4}		Gross proceeds from 115,535.11 sale of real estate	1110-000			10,085.75
			Payoff First Mortgage - Huntington Bank -69,580.88	4110-000			10,085.75
			Amicus fee to Amicus Management -120.00	2500-000			10,085.75
			Fees to Bank of America -2,000.00	2500-000			10,085.75
			Realtor commission -6,900.00	3510-002			10,085.75
			Settlement or Closing Fee -300.00	2500-000			10,085.75
			Title insurance -772.30	2500-000			10,085.75
			Personal Property Taxes to Emmett Township Treasurer -2,742.27	2820-000			10,085.75
			Recording fee -17.00	2500-000			10,085.75
			City/County Tax/Stamps -126.50	2500-000			10,085.75
			State Tax/Stamps -862.50	2500-000			10,085.75
			Recording fee - Order Approving Sale -17.00	2500-000			10,085.75
			Recording fee - Discharge of Receivership -17.00	2500-000			10,085.75
			2013 Summer Taxes -5,034.45	2820-000			10,085.75
			2012 Taxes -7,749.11	2820-000			10,085.75
			2011 Taxes -9,296.10	2820-000			10,085.75
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	10,075.75
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.94	10,059.81
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.50	10,046.31
12/03/13	101	Warner Norcross & Judd LLP 900 Fifth Third Center 111 Lyon Street	Attorney fees	3210-000		3,175.00	6,871.31

Subtotals :

\$10,104.78

\$3,233.47

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 13-02934

Case Name: SINGH, HARDIAL  
KAUR, BALWINDER

Taxpayer ID #: \*\*-\*\*\*0278

Period Ending: 07/07/15

Trustee: Thomas C. Richardson (420390)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*7066 - Checking Account

Blanket Bond: \$2,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
		Grand Rapids, MI 49503					
12/03/13	102	Warner Norcross & Judd LLP 900 Fifth Third Center 111 Lyon Street Grand Rapids, MI 49503	Attorney expenses	3220-000		277.76	6,593.55
12/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		11.59	6,581.96
01/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,571.96
02/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,561.96
03/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,551.96
04/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.05	6,541.91
05/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,531.91
06/12/14	{15}	Hardial Singh	settlement from debtor	1124-000	200.00		6,731.91
06/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,721.91
07/29/14	{15}	Hardial Singh	settlement from debtor	1124-000	200.00		6,921.91
07/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.64	6,911.27
08/29/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,901.27
09/10/14	{21}	Hardial Singh	settlement from debtor	1124-000	200.00		7,101.27
09/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.76	7,090.51
10/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.53	7,079.98
11/14/14	{21}	Hardial Singh	settlement from debtor	1124-000	200.00		7,279.98
11/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	7,269.98
12/29/14		Hardial Singh	settlement with debtor		200.00		7,469.98
	{15}		49.99	1124-000			7,469.98
	{21}		150.01	1124-000			7,469.98
12/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		11.85	7,458.13
01/23/15	{21}	Hardial Singh	settlement from debtor	1124-000	200.00		7,658.13
01/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.76	7,647.37
04/09/15	103	Thomas C. Richardson P.O. Box 51067 Kalamazoo, MI 49005-1067	Dividend paid 100.00% on \$4,373.49, Trustee Compensation; Reference:	2100-000		4,373.49	3,273.88
04/09/15	104	Thomas C. Richardson P.O. Box 51067 Kalamazoo, MI 49005-1067	Dividend paid 100.00% on \$98.22, Trustee Expenses; Reference:	2200-000		98.22	3,175.66
04/09/15	105	Michigan Department of Treasury PO Box 30457 Lansing, MI 48909-7955	Dividend paid 1.22% on \$58,401.76; Claim# 11P; Filed: \$58,401.76; Reference:	5800-000		713.32	2,462.34
04/09/15	106	Michigan Department of Treasury PO Box 30457	Dividend paid 1.22% on \$195,309.14; Claim# 11S; Filed: \$195,309.14; Reference:	5800-000		2,385.48	76.86

Subtotals :

\$1,200.00

\$7,994.45

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 13-02934

Case Name: SINGH, HARDIAL  
KAUR, BALWINDER

Taxpayer ID #: \*\*-\*\*\*0278

Period Ending: 07/07/15

Trustee: Thomas C. Richardson (420390)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*7066 - Checking Account

Blanket Bond: \$2,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
		Lansing, MI 48909-7955					
04/09/15	107	State of Michigan/UIA Tax Office POC Unit - Suite 11-500 3024 W. Grand Blvd. Detroit, MI 48202	Dividend paid 1.22% on \$6,293.03; Claim# 18 -2; Filed: \$6,293.03; Reference:	5800-000		76.86	0.00

<b>ACCOUNT TOTALS</b>	<b>11,304.78</b>	<b>11,304.78</b>	<b>\$0.00</b>
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Less: Bank Transfers	0.00	0.00	
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<b>Subtotal</b>	<b>11,304.78</b>	<b>11,304.78</b>	
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Less: Payments to Debtors		0.00	
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<b>NET Receipts / Disbursements</b>	<b>\$11,304.78</b>	<b>\$11,304.78</b>	
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Net Receipts :	11,304.78
Plus Gross Adjustments :	105,535.11
Less Other Noncompensable Items :	6,900.00
Net Estate :	\$109,939.89

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****7066	11,304.78	11,304.78	0.00
	<b>\$11,304.78</b>	<b>\$11,304.78</b>	<b>\$0.00</b>